

Appl. No. 09/912,730  
Amdt. dated January 30, 2006  
Reply to Office action of January 3, 2006

Remarks/Arguments

Responsive to the Examiner's restriction requirement, applicant hereby elects Group I (Claims 1-13) for prosecution in this application and reserves the right to file a divisional application directed to the subject matter of claims 14-20.

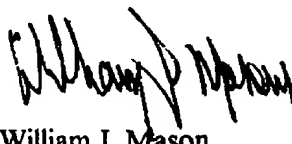
Applicant further elects to prosecute claims drawn to a bank asset holder. Claims 1-4 and 6-13 read on this species.

Applicant further elects to prosecute claims drawn to an Internet website electronic means. Claims 1-2 and 4-13 read on this species.

Claim 10 has been amended to correct a typographical error.

An action on the merits is respectfully solicited.

Respectfully submitted,



William J. Mason  
Registration No. 22,948

Date: January 30, 2006  
File No. 5441-001